

**Amendments to Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

Claim 1 (Canceled).

Claim 2 (Previously Presented):      The accounting and reconciliation system as set forth in claim 20, wherein:

    said seller terminal includes an input device usable by the seller to input an estimate in response to an estimate request from the buyer for a product or service to be supplied,

    said seller terminal creates estimate data based on the estimate, and sends the estimate data to said buyer terminal, and

    said buyer terminal receives the estimate data, and creates the purchase request data based on the received estimate data.

Claim 3 (Previously Presented):      The accounting and reconciliation system as set forth in claim 2, wherein:

    said buyer terminal includes a display for displaying content of the received estimate data, and an input device usable by the buyer to accept the content of the displayed estimate data, and

    said buyer terminal creates the purchase request data upon acceptance of the content of the estimate data.

Claim 4 (Previously Presented):      The accounting and reconciliation system as set forth in claim 3, wherein:

    the estimate data contains information which specifies first and second payment methods, and

said buyer terminal prompts the buyer via said display to confirm that the second payment method may be used if the first payment method fails.

Claim 5 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said buyer terminal includes an input device usable by the buyer to input information which relates to one or more of an effective period of the purchase request data, delivery date of the product or service, delivery method of the product or service, possibility of separate delivery, and due date of payment from a bank, and

said buyer terminal incorporates the input information in the purchase request data.

Claim 6 (Canceled).

Claim 7 (Currently Amended): The accounting and reconciliation system as set forth in claim 20 ~~[[6]]~~, wherein:

the purchase transaction conditions comprise information which relates to delivery date of the product or service, delivery method, and possibility of separate delivery.

Claim 8 (Currently Amended): The accounting and reconciliation system as set forth in claim 20 ~~[[6]]~~, wherein:

the purchase transaction conditions comprise information of a purchase price of the product or service.

Claim 9 (Canceled).

Claim 10 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes a processing system, and an input device usable by the seller to confirm content of the credit data received from said reconciliation unit, and

the processing system of said seller terminal destroys the credit data, terminates supply of the product or service, and changes the purchase transaction conditions when there is no confirmation by the seller with regard to the content of the credit data.

Claim 11 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes a processing system that creates delivery list data based on content of the credit data, and communication circuitry that sends the delivery list data to said buyer terminal.

Claim 12 (Previously Presented): The accounting and reconciliation system as set forth in claim 11, wherein the acknowledgement data contains information which relates to whether the product or service listed in the delivery list data has been supplied to the buyer.

Claim 13 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

said seller terminal includes communication circuitry that sends receipt data to said reconciliation unit when the payment data is received, and

the processing system of said reconciliation unit bills the buyer for the product or service after receiving the receipt data.

Claim 14 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein:

the processing system of said reconciliation unit uses the same credit data if the buyer and the seller remain unchanged and if the same purchase transaction is repeated.

Claim 15 (Previously Presented): The accounting and reconciliation system as set forth in claim 20, wherein said buyer terminal comprises a cellular phone.

Claim 16 (Currently Amended): An accounting and reconciliation method which guarantees account reconciliation in for mediating a purchase transactions transaction between a buyer and a seller of a product or service, the method comprising:

~~(1) — creating in a buyer terminal for the buyer purchase request data for a product or service ordered by the buyer, and sending the purchase request data to a reconciliation unit;~~

~~(1) (2) creating in an account said reconciliation server, unit electronic credit data based on the purchase request data sent from a said buyer terminal for the buyer, credit data including information which specifies purchase transaction conditions for the product or service and sending the electronic credit data to a seller terminal for the seller, the said electronic credit data guaranteeing payment to the seller by the account said reconciliation server unit for the product or service supplied by the seller and comprising information which specifies purchase transaction conditions for the product or service;~~

~~(2) — storing the credit data;~~

~~(3) — comparing the stored credit data with acknowledgment data received from the buyer terminal, the acknowledgment data being issued by the buyer terminal when the buyer receives from the seller the product or service, and the acknowledgment data indicating a product or service delivered from the seller to the buyer; and~~

~~(4) — making payment for the product or service to the seller terminal when the content of the acknowledgment data satisfies the purchase transaction conditions described in the stored credit data~~

~~(3) — creating in said seller terminal electronic record data which satisfies the purchase transaction conditions specified by the electronic credit data sent from said reconciliation unit, and sending the electronic record data created to said reconciliation unit; and~~

~~(4) — receiving in said reconciliation unit the electronic record data from said seller terminal, and thereafter billing the buyer for payment for the product or service upon confirmation that the electronic record data sent from said seller terminal satisfies the purchase transaction conditions contained in the electronic credit data.~~

Claim 17 (Currently Amended): An account reconciliation server which guarantees account reconciliation in purchase transactions between a buyer and a seller of a product or service,

the said account reconciliation server comprising:

a communicating circuit for establishing communications with each of a buyer terminal of the buyer and a seller terminal of the seller;

credit data creating means for (a) creating, based on purchase request data received from the buyer terminal, credit data including information which specifies purchase transaction conditions for the product or service, and (b) sending the credit data created to the said seller terminal, the said credit data guaranteeing payment to the seller by the account reconciliation server for the product or service;

credit data storing means for storing the credit data;

data comparing means for comparing the stored credit data with acknowledgment data received from the buyer terminal, the acknowledgment data (a) being issued by the buyer terminal when the buyer receives from the seller the product or service, and (b) indicating a product or service delivered from the seller to the buyer; and

paying means for making payment for the product or service to the seller terminal when the content of the acknowledgment data satisfies the purchase transaction conditions described in the stored credit data

~~delivery list creating means for, when the product or service is received from the seller, creating and sending to said buyer terminal delivery list data relating to delivery of the product or service; and~~

~~claiming means which, when acceptance data for the delivery list data is received from the buyer terminal, causes the product or service to be delivered to the buyer, and sends a claim to the buyer for payment for the product or service.~~

Claims 18 and 19 (Canceled).

Claim 20 (Currently Amended): An accounting and reconciliation system comprising:

a seller terminal for a seller, ~~the seller terminal receiving credit data guaranteeing payment for a product or service, and receiving payment data for the product or service;~~

a buyer terminal for a buyer, the buyer terminal sending purchase request data including purchase transaction information which specifies purchase transaction conditions for a the product or service;

an account [[a]] reconciliation server which guarantees account reconciliation in purchase transactions between the buyer and the seller of the product or service unit for mediating a purchase transaction between the buyer and the seller in response to receiving the purchase request data sent from the buyer terminal, the reconciliation unit comprising:

communication circuitry for establishing communications with each of communicating with the buyer terminal and the seller terminal; and

credit data creating means a processing system for (a) creating, based on the purchase request data received from the buyer terminal, electronic credit data including information which specifies purchase transaction conditions that guarantees payment to the seller by the reconciliation unit for the product or service, and (b) sending the electronic credit data created to the seller terminal, the credit data guaranteeing payment to the seller by the account reconciliation server for the product or service and for sending the payment data to the seller terminal after receiving acknowledgment data indicative of the buyer's acknowledgment of receipt of the product or service;

credit data storing means for storing the credit data;

data comparing means for comparing the stored credit data with acknowledgment data received from the buyer terminal, the acknowledgment data (a) being issued by the buyer terminal when the buyer receives from the seller the product or service, and (b) indicating a product or service delivered from the seller to the buyer; and

paying means for making payment for the product or service to the seller terminal when the content of the acknowledgment data satisfies the purchase transaction conditions described in the stored credit data.

Claims 21-28 (Canceled).